



Att'y. Docket No.: 4103/1

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

#5
7-23-04
CW

In re Application of : Deborah A. Dixon, *et al.*
Serial No. : 10/041,752 Examiner: To Be Assigned
Filed : January 7, 2002 Group Art Unit: 2166
Title : SYSTEM AND METHOD FOR ASSET
ACCUMULATION AND RISK MANAGEMENT

Commissioner for Patents
Washington, D.C. 20231

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GROUP 3600

INFORMATION DISCLOSURE STATEMENT

Sir:

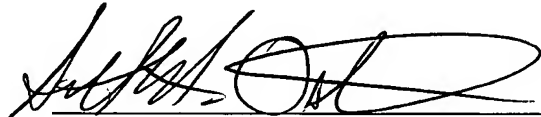
Applicants respectfully submit herewith an Information Disclosure Statement (IDS), an Information Disclosure Citation List, and a copy of each document listed therein, pursuant to 37 C.F.R. §§ 1.97 and 1.98. The Examiner is requested to consider the enclosed documents, make them of record, and indicate his or her consideration of the documents by initialing the enclosed Citation List adjacent the citation of each document. Please return a copy of the initialed Citation List to the applicant's undersigned Attorney.

This IDS is being filed under 37 CFR 1.97(b). Thus, no fee is due. For each cited pending United States application, enclosed are the application specification, including the claims, and any drawing of the application, or that portion of the application which caused it to be listed including any claims directed to that portion

The Commissioner is hereby authorized to charge any deficiency, or to credit any overpayment, to the undersigned attorney's Deposit Account No. 02-4270.

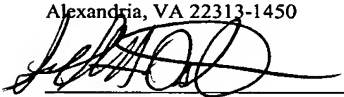
Respectfully Submitted,

Dated: May 12, 2003



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Seth H. Ostrow

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Sheet 1 of 1

INFORMATION DISCLOSURE CITATION LIST	Atty. Docket No.: 4103/1	Application Serial No.: 10/041,752
	Applicants: Deborah A. Dixon, <i>et al.</i>	
	Filing Date: 01/07/02	Group Art Unit: 2166

U.S. PATENT DOCUMENTS

Exam. Init	Document Number	Date	Name	Class	Subclass
	2002/0013751	01/31/02	Facciani, et al.	705	36
	2002/0198802	12/26/02	Koresko	705	35
	2003/0028466	02/06/03	Jenson, et al.	705	36
	5,864,828	01/26/99	Atkins	705	36
	5,884,285	03/16/99	Atkins	705	36
	5,911,135	06/08/99	Atkins	705	36
	5,911,136	06/08/99	Atkins	705	36
	5,933,815	08/03/99	Golden	705	35
	6,235,176	05/22/01	Schoen, et al.	205	4
	6,513,020	01/28/03	Weiss, et al.	705	36

FOREIGN PATENT DOCUMENTS

Exam. Init.	Document Number	Date	Country	Class	Translation

OTHER DOCUMENTS (including Author, Title, Date, Pertinent Pages, etc.)

Examiner:	Date Considered:
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